

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: AMBER N. MEYER

§ Case No. 09-72733  
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§  
Debtors §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2009.
- 2) The plan was confirmed on 09/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/18/2010, 08/26/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2010, 01/06/2011.
- 5) The case was completed on 03/08/2013.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,366.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,647.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 8,565.19
Less amount refunded to debtor	\$ 75.19
<b>NET RECEIPTS</b>	<b>\$ 8,490.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 500.53
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 500.53</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE J	Lgl	1,500.00	NA	NA	0.00	0.00
HEIGHTS FINANCIAL	Sec	200.00	200.00	200.00	200.00	0.00
HEIGHTS FINANCIAL	Uns	1,775.00	0.00	0.00	0.00	0.00
SELECT EMPLOYEES CREDIT	Sec	5,070.00	7,350.00	5,070.00	5,070.00	1,088.73
SELECT EMPLOYEES CREDIT	Uns	6,777.00	4,790.72	7,070.72	882.67	0.00
1ST PREMIER	Uns	550.00	NA	NA	0.00	0.00
ACCOUNT RECOVER SERVICE	Uns	0.00	NA	NA	0.00	0.00
ACCOUNT RECOVERY SERV	Uns	0.00	NA	NA	0.00	0.00
AMCORE BANK	Uns	0.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	559.00	485.90	485.90	60.65	0.00
ASSOCIATED COLLECTORS IN	Uns	0.00	NA	NA	0.00	0.00
BENNET DELONEY & NOYES, PC	Uns	0.00	NA	NA	0.00	0.00
CHERYL HARMS	Uns	320.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	0.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE	Uns	1,160.00	924.30	924.30	115.38	0.00
COM ED	Uns	1,500.00	NA	NA	0.00	0.00
COMCAST	Uns	299.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE CO	Uns	680.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
COTTONWOOD FINANCIAL	Uns	1,642.00	NA	NA	0.00	0.00
CREDIT PROTECTION	Uns	0.00	NA	NA	0.00	0.00
CREDITORS PROTECTION ASSOC	Uns	0.00	NA	NA	0.00	0.00
CREDITORS PROTECTION ASSOC	Uns	0.00	NA	NA	0.00	0.00
DELMARVA CAPITAL SERVICES LLC	Uns	0.00	NA	NA	0.00	0.00
DHCU COMMUNITY CU	Uns	0.00	NA	NA	0.00	0.00
EQUIFAX	Uns	0.00	NA	NA	0.00	0.00
EXPERIAN NCAC	Uns	0.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Uns	0.00	NA	NA	0.00	0.00
GUTHY - RENKER	Uns	0.00	NA	NA	0.00	0.00
HAROLD WALKER	Uns	0.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Uns	0.00	NA	NA	0.00	0.00
HSBC TAXMASTERS	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	500.00	534.65	534.65	66.74	0.00
JEFFERSON CAPITAL	Uns	0.00	NA	NA	0.00	0.00
KSB HOSPITAL	Uns	124.00	NA	NA	0.00	0.00
KSB HOSPITAL	Uns	0.00	NA	NA	0.00	0.00
LACHAPELLE CR SVCS	Uns	0.00	NA	NA	0.00	0.00
LARRY MEYER	Uns	2,000.00	NA	NA	0.00	0.00
LLOYDS PLAN	Uns	0.00	NA	NA	0.00	0.00
MILLER LANCASTER WALKER &	Uns	0.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	NA	NA	0.00	0.00
NATIONWIDE LOANS LLC	Uns	0.00	283.97	283.97	35.45	0.00
NICOR GAS	Uns	0.00	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	2,000.00	2,345.03	2,345.03	292.74	0.00
SHEER COVER	Uns	128.00	NA	NA	0.00	0.00
TRANSUNION	Uns	0.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Uns	0.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Uns	670.00	NA	NA	0.00	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	302.00	NA	NA	0.00	0.00
WASH MUTUAL / PROVIDIAN	Uns	0.00	NA	NA	0.00	0.00
WHITESIDE COUNTY CIRCUIT	Uns	0.00	NA	NA	0.00	0.00
WISE FINANCE	Uns	1,100.00	835.21	835.21	104.26	0.00
WORLD FINANCE CORPORATION	Uns	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
HAROLD WALKER	Uns	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	300.50	300.50	37.51	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	283.13	283.13	35.34	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 5,270.00	\$ 5,270.00	\$ 1,088.73
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 5,270.00</b>	<b>\$ 5,270.00</b>	<b>\$ 1,088.73</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 13,063.41</b>	<b>\$ 1,630.74</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 500.53
Disbursements to Creditors	\$ 7,989.47
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 8,490.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/24/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.